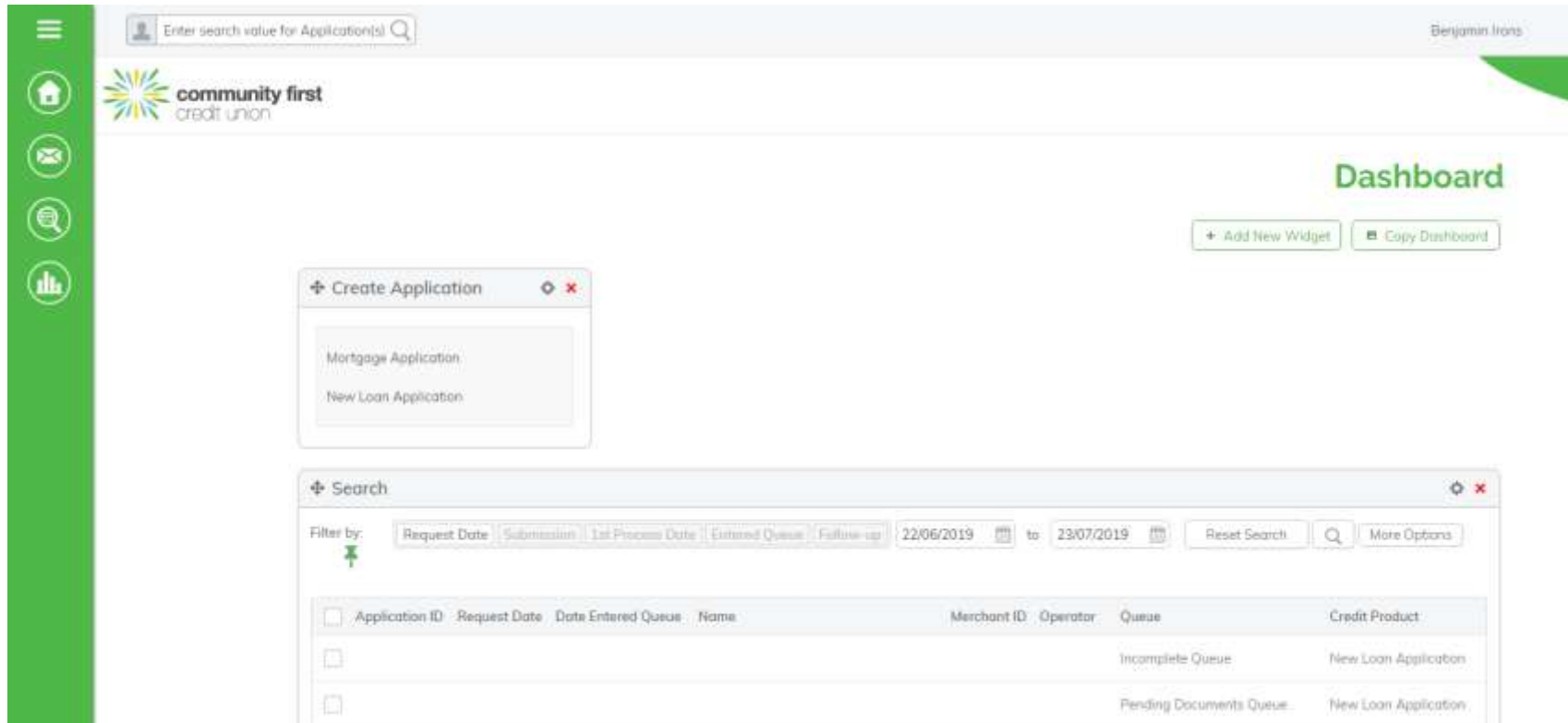


Third Party Inteflow Decisioning – Training Summary

STEP 1: View new applications in your queue and select an application to work on.

- ✓ Rows will change colour based on escalation rules
- ✓ Applications can be assigned to individuals
- ✓ Dashboards can be configured by users
- ✓ What you can see and do is driven by permissions



Enter search value for Application(s)

Benjamin Irons

Dashboard

+ Add New Widget Copy Dashboard

Create Application

Mortgage Application
New Loan Application

Search

Filter by: Request Date Submission Last Process Date Entered Queue Follow-up 22/06/2019 to 23/07/2019 Reset Search More Options

<input type="checkbox"/>	Application ID	Request Date	Date Entered Queue	Name	Merchant ID	Operator	Queue	Credit Product
<input type="checkbox"/>							Incomplete Queue	New Loan Application
<input type="checkbox"/>							Pending Documents Queue	New Loan Application

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STEP 2: Review the application to understand what status its at and what the next steps are

Your review will need to include:

- Which queue it is in
- What the status is
- What alerts have been raised
- What the serviceability calculations look like

Each time the status or queue changes, review these items again and use the table below to determine next steps until you get to the end of the process flow.

INTERPRETING QUEUES

The tables below summarise what you might see, what they mean and what you need to do with it.

Queues	Description	Who can see this queue?	Actions from this queue	What should you do?
Incomplete queue (apps started but not finished)	Applicants who have started an application but have not yet submitted	Only the originating sales channel (typically remote channels)	Submit, withdraw	The applicant will get a follow up email automatically 2 days later. Set a follow up date for 3 days.
Pre-bureau refer queue	Applicants that have any alerts flagged as a result of loan servicing issues, pre-bureau rules, suspect register or duplicate checks. (In other words, something to check before committing to the cost of a	Only the originating sales channel	Withdraw, resubmit, decline, recalculate or continue	Review each of the alerts. Tick the accept box if you are accepting the alert and load a note to record why. Escalate to your manager if you are unsure. If it is a serviceability issue, review the serviceability calculations to understand why it

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	bureau check and ID check- it may or may not proceed)			might have failed and what you can do to get it to pass. Contact the applicant to discuss and edit the application as needed (e.g. add another applicant)
Bureau error queue	Bureau typically down and not returning data - bureau report can't be raised so credit decision model can't be applied to continue processing rules (rare)	Only the originating sales channel	Withdraw, resubmit, decline, recalculate or retry	Click 'Retry bureau' action. Try again periodically and escalate if still not working within 4 business hours.
Pending docs queue	Regardless of status (i.e. conditionally approved or referred) it needs the sales channel to chase up missing documents before it can progress. All applicants with an email will have been emailed what docs to provide already (provided its not stuck in pre-bureau refer queue). In the event of high volumes, this ensures applicants aren't held up not knowing next steps.	Only the originating sales channel	Continue processing (This action forces a check against the "Have you uploaded the required docs" question and pushes it out of the pending docs queue and in to either sales refer or credit refer queue)	Follow up missing supporting docs- manually check you have everything you need. Check what answer has been given on the document upload screen to avoid chasing some one too soon who advised they were going to post some thing in. Once all docs are collected, go to Final steps > Upload and change the mandatory question asking if all docs have been uploaded to "I've uploaded all supporting docs" then click finish. (Unless this specific response is saved, clicking "continue processing" won't progress the app) Click the "continue processing" action. <i>**Refer to notes under this table for further points regarding this queue**</i>

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Sales refer queue	Application referred for further review due to either amber status and/or missing docs	Only the originating sales channel	Withdraw, resubmit, decline, recalculate or submit for assessment	Complete a manual assessment – it has been referred. You will need to upload notes using the recommended template.
Credit refer queue	Referred to credit services for assessment/review.	Credit Services	Withdraw, resubmit, decline, recalculate, continue (if already conditionally approved) and conditionally approve (if the status is refer) and Return to Sales	<p>If the status is refer, assess to conditionally approve. (This is useful if further info is needed, such as the details of the car being purchased)</p> <p>If the status is conditionally approved, click continue and look out for any fraud check or PPSR alerts that may appear (if applicable)</p>
Conditional approval queue	Applications that have already been conditionally approved, docs are complete and fraud check/ID/PPSR checks are all OK. Ready for full approval	Credit Services or sales staff with appropriate DLA	Return to sales, withdraw, decline, retry PPSR search and 'Approve & send contracts'	<p>A full assessment should now be completed. The outcome will be to either fully approve it, decline it or return it to sales for more info.</p> <p>The approval checklist will need to be completed before the status can be changed to approved. Once approved, the approval email with contract will need to be manually sent and the loan assigned back to the originating sales channel to follow up funding approval from the applicant.</p>

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Funding queue	Applications ready to be funded.	Credit Services or sales staff with appropriate DLA	Withdraw, fund	As per the approval email instruction, the member should contact sales to approve funding and advise how loan repayments are to be collected. This should be recorded via an event. A task should be loaded to credit services with the application reference number advising the loan is OK to fund once this advice has been received. Sales rekey app data in to Origen and assign back to Credit services to fund in Origen and as a final step, click fund in Integate for completeness.
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**** Further notes regarding the pending document queue ****

- Inteflow doesn't have rules built in to determine if the right supporting docs have been provided (or docs at all for that matter, although this logic could be built in later). You need to check supporting docs manually. All it does is rely on the answer to the question "Have you uploaded all supporting docs?" to determine if it can be moved out of this queue or not.
- For a staff loaded application, you will need to move it out of the pre-bureau refer queue before the correct required supporting docs will be shown on screen. You should therefore address the pre-bureau alerts before discussing supporting docs to provide. (If it's rejected as a result of a pre-bureau alert then supporting docs are irrelevant)
- For applicant loaded applications, if they have hit the pre-bureau refer queue, the logic on screen regarding what docs to provide will always be incorrect because the logic isn't applied until after it moves out of the pending docs queue. To get an auto email to them with a decision and what supporting docs to provide, move them out of the pre-bureau refer queue as soon as possible.
- If the application has been automatically conditionally approved, it will go straight to credit for assessment once docs are uploaded and the applicant has stated that all required docs are uploaded. If referred, commence manual assessment.

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INTERPRETING STATUSES

The tables below summarise what you might see, what they mean and what you need to do with it.

Status	Means	What you should do
Quote	The application is incomplete and is not yet finished. It'll be in the incomplete queue.	The applicant will receive a follow up email 2 days after saving it. Insert a follow up date on the application for 3 days post submission.
Refer or Referred for further assessment	The applicant has not been declined or conditionally approved, but is 'amber' according to the decision rules and requires manual assessment. Supporting docs may or may not be complete and you need to check this.	This status can apply to applications that are in the pre-bureau refer queue, sales refer queue or pending docs queue. Therefore, the first thing you should do is check the queue its in first to determine appropriate next steps.
Conditionally approved	The application is conditionally approved based on the auto decision rules. If supporting docs are not complete, it will stay in the originating sales channel queue for follow up. If docs are complete, it will go direct to the credit team for assessment (income verification and QA)	Complete a full assessment of the loan. Before approving, the approval checklist will need to be completed and any notes loaded on the loan. If further information is required and approval is not possible, send it back to sales to follow up/clarify/collect information as required. Use notes to record this instruction.
Approved	Loan has been approved. The approval email with contract attached should have been sent.	Ensure the approval email and contract has been sent. Assign it back to the originating sales channel. Originating sales channel should then loan a follow up date to contact the applicant within 1 business day.
Withdraw Funded Decline	These are self explanatory.	No further applications are applicable.

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INTERPRETING ALERTS

Alerts can appear during most phases of a loan being processed. Alerts should be reviewed and addressed before progressing the application any further. Clear notes should be loaded for each alert stating how it has been addressed and why it should be accepted or cause the application to be rejected. Inteflow will not automatically stop you if you don't address an alert.

Possible alerts arising from the pre-bureau refer queue

The bureau refers to the Veda Consumer Credit Bureau that produces the credit check on an applicant. Applicants who reach the pre-bureau refer queue are there for one of the reasons listed below. Once you have identified that an application is in the pre-bureau refer queue, review the alerts raised on the application to determine why its there and take the recommended action below.

Reason for bring in this queue	Detail	Action
Duplicate alerts	A duplicate address, phone number, email or identification has been used on an another application loaded within the last 3 months	Review the duplicate application (duplicate applications are listed towards the bottom of the results screen for the application you are reviewing). Understand why it is a duplicate. If an applicant has legitimately applied for another product in this time or their spouse has, load a note on the loan to acknowledge why you accepted the duplicate. If you can't find a reason why, it could indicate fraud and it should be escalated to your Manager or the risk team for review.
Bureau connectivity	A credit check couldn't be performed as the Veda bureau is down.	Click the action to retry the bureau – it will come back up again on its own. If the issue persists after a few hours, escalate it.
Fraud (different to fraud check)	The ID, name, email or phone number used in the application matches suspect/fraud data loaded in the suspect register.	Refer the application to risk for review and to determine appropriate action.
Other alerts	Residency status supplied was 'other'.	Applicants must be Australian Citizens or permanent residents to apply. The applicant is not eligible to apply. Withdraw the application and contact the applicant to advise them why.
ServiceabilityRefer	Serviceability Failed: Sum of income < Sum of Expenses	Contact the applicant to query the following: a) Was all income and expenses entered correctly in the application?

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		<ul style="list-style-type: none"> b) Do they have another co-borrower that could go on the loan to strengthen it? c) Discuss any other strategies to strengthen the application (e.g. additional income, portions of expenses used etc) d) Click 'recalculate' once this information has been added to determine if this improves and passes serviceability. <p>If the above actions do not result in serviceability passing, withdraw or decline the application and load a note on the loan to record a reason why.</p>
PEPRefer	Applicant is Politically exposed: One or more applicants selected "Yes" to "Politically Exposed" question	Refer the application to risk to confirm if we would lend to this person
LoanAmounts	Loan Amounts Exceeds Approval Limits: Secured Loans Exceeding Limit = True OR Unsecured Loans Exceeding Limit = True OR Loan Below Minimum Funding Limit = True	Maximum loan limits have been set to \$80,000 for personal loans and \$50,000 for credit cards. This rule highlights to a credit services user that the loan is outside their DLA to approve.

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Possible alerts arising from post bureau checks

Post bureau checks include checks completed on rules/bureau, ID Matrix and PPSR.

There are 2 categories of alerts in the table below which summarises alerts that can be raised relating to decision rules and the bureau. Rules based alerts (RRI/decision rules) and 'other' alerts such as bankruptcy. The 'other' alerts are checked first, then the RRI/decision rule. If the RRI/decision rule has a conditional approval recommendation, then it could still be referred if another 'refer' alert has occurred.

Rule	Logic	Alert Raised	Status Set To
Bankruptcy Exists	Count of bankruptcies >0.	Loan Amounts	Decline
Total Defaults	Count of Veda Total Defaults >0 but less than 3	Default	Refer
Judgement Exists	Count of Veda Judgements >0	Judgements	Refer
Discharged Bankruptcy	Veda Discharged Bankruptcy > 0	DischargedBankruptcy	Decline
Summons Exists	Veda Summons > 0	CourtWrits	Refer
Serious Credit Infringement Exists	Veda Summons > 0	CourtWrits	Refer
More than 20 Bureau Enquiries	Veda Enquiry Count >20	20+BureauEnquiries	Refer
Bureau File is Created	Veda Create = "create"	New To Bureau	Refer
Bureau File young	Created Date of file at Veda is <= 30 days	New To Bureau	Refer
Failed Surplus Check	Net Surplus <0	Serviceability	Refer
RRI Red Low Decline	**Confidential**	RRIRedLowDecline	Decline
RRI Red Low Refer	**Confidential**	RRIRedLowRefer	Refer
RRI Amber Medium Refer	**Confidential**	RRIAmberMediumRefer	Refer
RRI Amber Medium Approve	**Confidential**	RRIAmberMediumApprove	Preliminary Approved
RRI Amber Medium Refer	**Confidential**	RRIAmberMediumRefer	Refer
RRI Amber High Approve	**Confidential**	RRIAmberHighApprove	Preliminary Approved
RRI Amber High Refer	**Confidential**	RRIAmberHighRefer	Refer
RRI Auto Approve	**Confidential**	RRIAutoApproveApprove	Preliminary Approved
Auto Refer Amount	**Confidential**AND loan is > \$15,000)	AutoReferAmount	Refer

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Possible alerts arising from ID Matrix Check

Rule	Logic	Alert Raised
IDMatrix Failure	IDMatrix Web Service Call Failed	IDMatrixError (warning only)
Applicant ID not verified	Number of unverified Applicants >0	IDMatrixVerify (warning only)